

Exhibit H

Portfolio Acquisitions

Who We Are

Asta Funding, Inc. (Nasdaq: ASFI) is a leader in the acquisition, management and liquidation of performing and non-performing consumer receivables. We purchase all types of debt from all types of issuers, including credit card, telecommunications and utilities.

Unparalleled Experience

Asta's management has been in the business of buying debt for over 40 years. In the past five years alone, Asta has purchased approximately \$10 billion in receivable balances.

Financial Strength

Asta Funding has been a public company since 1995, and is a member of the Russell 2000 Index of the largest public companies. With net worth in excess of \$100 million, and total financial resources well above that amount, Asta has the wherewithal to purchase any debt portfolio, no matter how large. We know that originators may want to sell more limited portfolios, and we review all potential purchases, regardless of size.

Benefits of Selling

Asta enables you to remove costly, troublesome receivables from your books and/or inventory, and you receive an immediate, up-front cash payment in the process. In addition to removing your uncertainty of value to be obtained through your managed collection process, you may be able to lower your in-house collection costs, or even eliminate them in their entirety, as many of our clients have.

Quick and Simple Process

Asta knows that when you sell us your receivables, your goal is to eliminate hassles, not create them. So Asta does everything possible to facilitate the process. We are experts in the efficient evaluation of your receivables, which we are able to review in virtually any format, and we are committed to a quick turnaround in providing you with a pricing proposal. Once we agree to a deal, we have the unsurpassed capability to fund and close in an extremely timely fashion.

Building Long-Term Relationships

Asta wants to purchase your receivables again and again, so we are mindful to ensure the utmost in client service. After the sale, you should not be burdened with overwhelming requests for documentation, or on-going communications with debtors whose accounts have been sold. Asta's unique approach, state-of-the-art systems and highly experienced management team combine to minimize your post-sale involvement in every way. In addition, we recognize that our debtors are your customers, and we effect recovery in a timely, professional manner, working with the consumer toward the best solution for all parties. We are committed to the highest ethical standards, with the goal of protecting and enhancing our clients' reputations.

Let's Get Started

The best way for Asta to accurately propose what we can do for you starts with our reviewing a portfolio of your accounts that may be available for sale. Of course, we would be happy to sign a confidentiality agreement before looking at any proprietary information. To determine an appropriate offering price, Asta's valuation is dependent on portfolio characteristics including, but not limited to, the results of our analyses regarding current liquidation, aging, corporate versus individual accounts, and the degree of valid debtor data such as contact information. If you are not comfortable allowing us access to a large segment of data at this time, we would suggest that you provide us with a sample of your accounts. We will analyze the sample and let you know the results of our pricing analysis in a formal proposal. To the extent that the sample is representative of the larger population, this pricing would be reflected in our offer for an entire portfolio.

Let's Make Contact

We want to begin our relationship today!

For further details, contact Lorri Smith at (201) 308-9249, or e-mail us at acquisitions@astafunding.com.